

Information to identify the case:					
Debtor 1	<u>Michael A. DeLorenzo</u>			Social Security number or ITIN	xxx-xx-5413
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey					
Case number: 13-32752-ABA					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael A. DeLorenzo

9/16/16

By the court: Andrew B. Altenburg Jr.
Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michael A. DeLorenzo
 Debtor

Case No. 13-32752-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 17

Date Rcvd: Sep 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2016.

db +Michael A. DeLorenzo, 69 Braddock Avenue, Hammonton, NJ 08037-2301
 514288824 +Noel DeLorenzo, 100 Wells Road, Hammonton, NJ 08037-3157
 514288825 +Police and Fire FCU, 901 Arch St, Philadelphia, PA 19107-2495
 514288826 #+Susquehanna Bank, Consumer Dredit Dept, 24 N. Cedar Street, Lititz, PA 17543-1514
 514547790 +Susquehanna Bank, c/o Jenifer Fowler, 76 E. Euclid Ave, Suite 101,
 Haddonfield, NJ 08033-2330

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 16 2016 22:45:50 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 16 2016 22:45:46 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514288818 +EDI: GMACFS.COM Sep 16 2016 22:33:00 Ally Financial, P.O. Box 380901,
 Bloomington, MN 55438-0901
 514356052 EDI: GMACFS.COM Sep 16 2016 22:33:00 Ally Financial serviced by Ally Servicing LLC,
 PO Box 130424, Roseville, MN 55113-0004
 514288819 +EDI: BANKAMER.COM Sep 16 2016 22:33:00 BAC Home Loans Serv LP, 4161 Piedmont Pkwy,
 Greensboro, NC 27410-8110
 514485930 EDI: BL-BECKET.COM Sep 16 2016 22:33:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 514288820 EDI: AMINFOFP.COM Sep 16 2016 22:33:00 First Premier Bank, 3820 N Louise Avenue,
 Sioux Falls, SD 57107-0145
 514288822 +EDI: RMSC.COM Sep 16 2016 22:33:00 GECCB/Care Credit, PO Box 965036,
 Orlando, FL 32896-5036
 514288821 +E-mail/Text: jennifer.macedo@gatewayonlending.com Sep 16 2016 22:45:32 Gateway One Lending,
 3818 E Coronado Street Suite 100, Anaheim, CA 92807-1620
 514288823 +EDI: CBSKOHL.S.COM Sep 16 2016 22:33:00 Kohl's Department Store, PO Box 3115,
 Milwaukee, WI 53201-3115
 514577361 EDI: PRA.COM Sep 16 2016 22:33:00 Portfolio Recovery Associates, LLC, c/o Care Credit,
 POB 41067, Norfolk VA 23541
 514731320 +E-mail/Text: csidl@sbcglobal.net Sep 16 2016 22:46:03 Premier BankCard/Charter,
 PO Box 2208, Vacaville, CA 95696-8208

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2016 at the address(es) listed below:

Andrew B. Finberg on behalf of Debtor Michael A. DeLorenzo andy@sjbankruptcyllaw.com,
 ABFECEF@gmail.com
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
 summarymail@standingtrustee.com
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 Jenifer G. Fowler on behalf of Creditor Susquehanna Bank jgf@eisnerfowler.com
 Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,
 bkgroup@kmlawgroup.com

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 17

Date Rcvd: Sep 16, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 5